

CNB Account Number _____ Account Owner Name _____

1. BENEFICIARY DESIGNATION

I hereby designate the following person(s) as primary and/or contingent beneficiary(ies) to receive my IRA, payable following such prior designations made by me. If neither Primary or Contingent is marked, the default will be Primary.

Note: You may designate one or more, but not more than six persons or entities per classification as the beneficiary of your IRA.

| | Name | SSN/ITIN | Relationship | Birthdate | Percent |
|---|------|----------|--------------|-----------|---------|
| <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> | 1 | | | | |
| Address: _____ | | | | | |
| <input type="checkbox"/> <input type="checkbox"/> | 2 | | | | |
| Address: _____ | | | | | |
| <input type="checkbox"/> <input type="checkbox"/> | 3 | | | | |
| Address: _____ | | | | | |
| <input type="checkbox"/> <input type="checkbox"/> | 4 | | | | |
| Address: _____ | | | | | |
| <input type="checkbox"/> <input type="checkbox"/> | 5 | | | | |
| Address: _____ | | | | | |
| <input type="checkbox"/> <input type="checkbox"/> | 6 | | | | |
| Address: _____ | | | | | |

If no percentage is indicated, the named beneficiaries will share equally.

2. MARITAL STATUS (ONE BOX MUST BE CHECKED)

- ☐ **I Am Married.** I understand that if I designate a contingent beneficiary other than my spouse, my spouse must consent by signing below.
- ☐ **Single or Widowed.** I understand that if I marry in the future, I will complete a new Designation of Beneficiary form, which includes the Spouse Consent Acknowledgment.

Spouse Consent: I am the spouse of the IRA owner, because of the significant consequences associated with giving up my own interest in the IRA, the individual has not provided me with legal and tax advice but has advised me to seek me or legal advice. I acknowledge that there is a tax and economic downside of the IRA owner's assets or property and any financial designation for a community property state. In the event I have a legal interest in the IRA assets, I hereby give to the IRA owner such interest in the assets held in this IRA and consent to the beneficiary designation set forth in the Designation of Beneficiary section of this form.

☒ _____ Signature of Spouse _____ Date _____

3. ACCOUNT OWNER SIGNATURE

I understand this designation of beneficiary(ies) will be effective on the date of receipt by CNB. I retain the right to revoke this designation of beneficiary(ies) and to designate a new beneficiary(ies) at any time in a manner acceptable to Community National Bank. If said beneficiary(ies) does not survive me or if Community National Bank cannot locate said beneficiary(ies) after reasonable search, I direct that any balance in this account be paid to my estate. I further understand that Community National Bank cannot give me legal advice, and I agree to consult with my own tax and/or legal professional for advice.

☒ _____ Signature of Account Owner _____ Date _____

4. NOTARY PUBLIC (REQUIRED)

Notary: Subscribed and sworn before me this _____ day of _____

SEAL

Notary Public Signature _____

My Commission Expires _____

Merrill Lynch Beneficiary Designation Form

L Darling-Hammond

A red circular graphic with a gradient, appearing as a partial circle or a stylized arrow pointing to the right, located to the right of the name bar.

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Words and Phrases ,2006 **Tulane Corporate Law Institute** ,1997

Merrill Lynch Beneficiary Designation Form Book Review: Unveiling the Magic of Language

In a digital era where connections and knowledge reign supreme, the enchanting power of language has become much more apparent than ever. Its capability to stir emotions, provoke thought, and instigate transformation is truly remarkable. This extraordinary book, aptly titled "**Merrill Lynch Beneficiary Designation Form**," published by a very acclaimed author, immerses readers in a captivating exploration of the significance of language and its profound effect on our existence. Throughout this critique, we shall delve into the book's central themes, evaluate its unique writing style, and assess its overall influence on its readership.

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